



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**Attorney Docket No. 049212-0103**

Applicant: Bruce Bent et al.  
Title: SYSTEMS AND METHODS FOR MANAGING CLIENT ACCOUNTS  
Application No.: 09/677,535  
Filing Date: October 2, 2000  
Examiner: Felten, Daniel S.  
Art Unit: 3624

**AMENDMENT AND REPLY UNDER 37 CFR 1.111**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This communication is responsive to the Non-Final Office Action dated October 21, 2004, concerning the above-referenced patent application.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this document.

**Remarks/Arguments** begin on page 78 of this document.

Please amend the application as follows:

12/22/2004 05:00:00 PM 00000004 05877535

01 000000  
02 000000  
03 000000

500.00 CP  
400.00 CP